A STUDY OF WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS IN DISTRICT OF RAJASTHAN

SYNOPSIS

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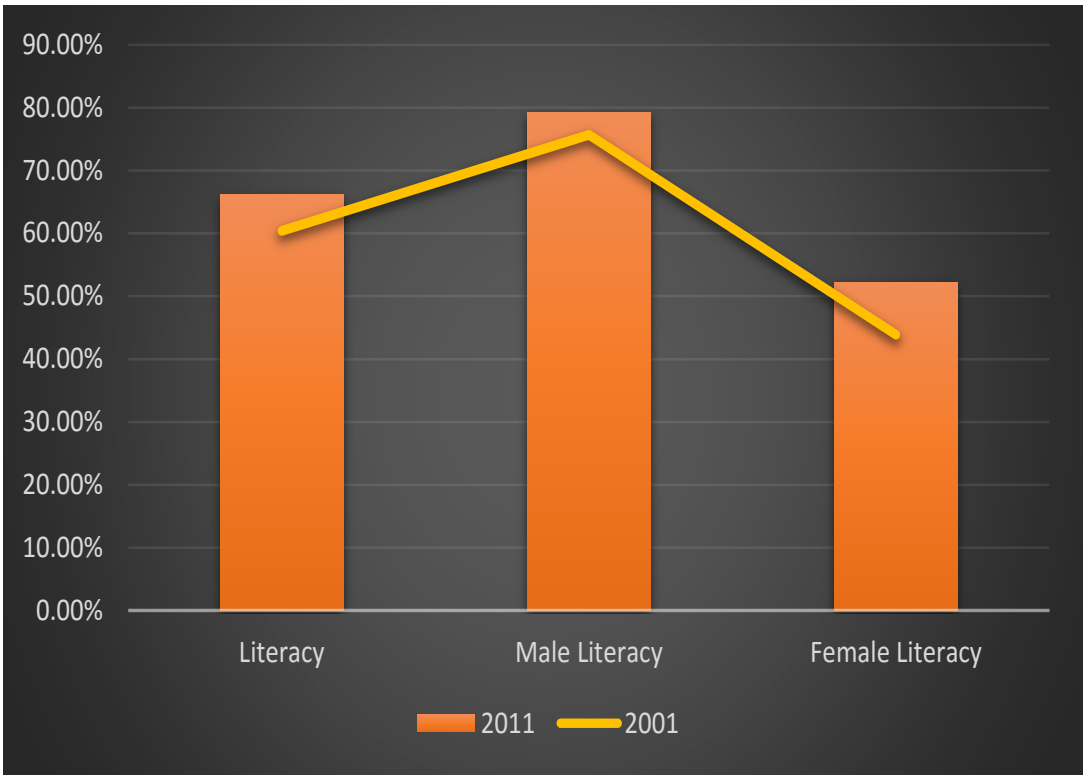
INTRODUCTION

Rajasthan literally means a "LAND OF KINGDOMS" it is located on the northwestern side of India. The condition of women in Rajasthan is very critical because they were get married in their early age because of this they deprived from the right to education and faced lots of problems, the literacy rate of women is lower than a male in this state, Women plays an important role in every aspect of life their economic status should be develop but we find most of the women's status is not in good condition reason behind it they are unemployed, illiterate and poor.

LITERACY RATE OF RAJASTHAN

Overall the literacy rate for Rajasthan it is 66.11 per cent. However, the literacy rate for women in Rajasthan is 52.12 per cent.



SEX RATIO AND WORKING POPULATION OF WOMEN IN RAJASTHAN

Traditionally rural women in Rajasthan have a comparatively lower status as they are not educated and do not have a right to take participation in decision making. Lack of information about policies, credit facilities etc. deprive them to build good status in society. Attitude of family members towards their work is orthodox they stop them to step out of house and

pressurize to remain at home and do household works. Women constitute 71.63 % women are not working.

WOMEN EMPOWERMENT

MEANING:

Women empowerment: Empowerment is the process to create power in an individuals over their own lives, society, and in the communities. We can defined 'Women Empowerment' as to make women able to enjoy their rights to control and improve their economic conditions.

Women are heroine what role she played men cannot play because she is unrecognized who works from birth to death. She forget herself in order to fulfil the needs of their families but still men were dominate over her women do work hard in some cases which is an impossible for men to do. In most of the rural areas the economic status of women are very low. Development agencies has to be put the main focus to increase women empowerment because it raises the status through education , literacy and training, so they can easily face any obstacles and hurdles, and can take active participation in decision making process. It also helps to transform her into an independent and confident women.

SELF HELP GROUPS

MEANING: A Self Help Groups is a financial intermediary committee usually composed of 10-20 local women it is a small voluntary association of poor women preferably from the same socio-economic background. They come together for the purpose of solving their common problems through self –help and mutual help. It helps to promote saving habit among them and this saving provide those member who is in need of requirement.

In the early decades we did not consider the women development and their condition is very worst in the society and even they were not ready to take any job due to many reasons like shyness, discriminated not get equal participation in the society etc. HOW SELF HELP GROUP HELP TO EMPOWER WOMEN IN RURAL AREA. In this state of affair, study of the idea of women self-help groups (SHGs) can act as welfare trap to attain identical aims —economic security and social development. The underlying philosophy leading a SHG is that members periodically retain a miniature amount of money without exception admitting to create contribution to a usual pool. Consolidated guidance combined with a vernacular horizontal network aids to generate social capital among the poor, mainly amid the women. The innermost question therefore begins to be: Why are SHGs applicable in the factor of a further studying and overall evolutionary agenda? Women SHGs can be an approach for attaining the motive of financial incorporation by creating women's approach to the banking system is an easy and hassle-free. This occurs because SHGs riddle out the possibility of high-risk borrowers through local moneylenders. As a result, banks are increased willing to lend as it

decrease their risk. Most crucial, they aid organize small-scale thrift. Besides, women are reflected as better thriftier and this increase their repayment scope in contrast to that of their male equivalent .The formation of women SHGs aids flourish the widespread difficulty of unfavorable selection that afflict the Indian banking system. Under normal conditions, when a bank mortgage money to a prospective borrower, financier is seen as an essential requirement . Banks do not have approach to applicable local information regarding the financier of the debtor. However, in the case of women SHGs, women entrepreneurs assemble the mandatory local information considering potential members.

ROLE OF SHG

SHG are an advanced evaluation in women's saving and lending. The major roles of SHGs are listed below

1. To motivate poor women to thrift and make use of their savings by credit it to other women in the group.

2. To minimize reliance on money lenders.

3. To build up confidence and increase mutual assist for women who are trying hard for social reconstruct.

4. To organize a forum in which women can critically examine their state of affair and devise collective strategy to resolve their issues.

5. To give them a chance to generate an income through as elf-employment or group activities in order to achieve economic independent among the women members.

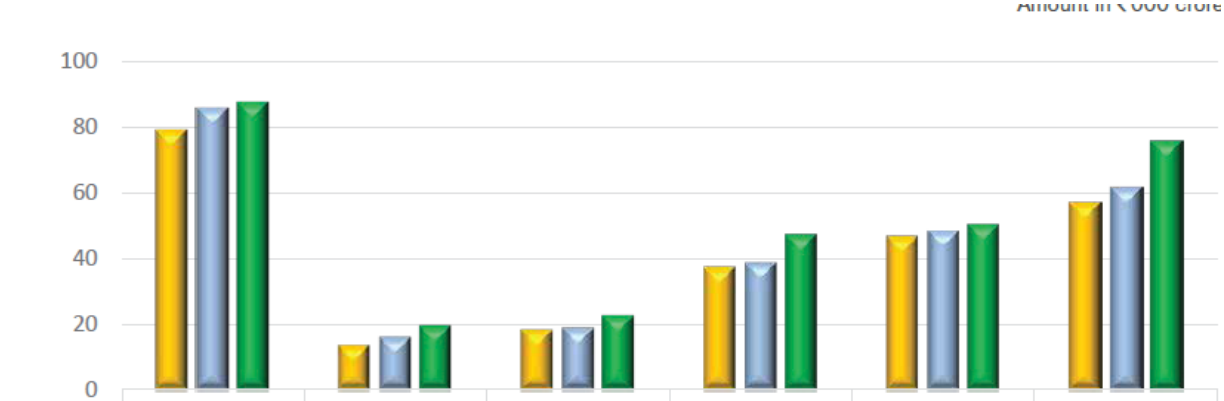
6. To reduce discrimination and make a women to participate in the mainstream of decision making in the society.

7. To expand a social status of women in family and society.

GROWTH OF SELP GROUPS IN INDIA

SHGs' aroused in the year 1975 at Bangladesh by Mohammed Yun us. In the eighties, it was an important step taken by the Government of India to encourage an apex bank to take necessary step to fulfil the financial needs of the poor, informal sector and rural areas. And then, NABARD took steps during that period and is started a look for another techniques to manage the monetary requirement of the rural poor and informal sector. NABARD started in 1986-87, but the actual attempt was taken after 1991-92 from the linkage of SHGs with the banks.

The self Help Groups programmes have turn into a conventional instrument for bankers, evolutionary agencies, and even for company agencies which shows towards the evolutional process. SHGs are not only furnished monetary services but also providing various services to the poorest of the poor in many ways. The empowerment of women through Self-help Groups would not only contribute for the welfare of a single woman but also for the family, community as an entire through cooperative action for progress. Self Help Groups have linkage with NGOs and banks to get monetary support for growth.



	No. of SHGs with Savings Linkage	Amount of Savings Outstanding	No. of SHGs availed Loans during the year	Amount of Loan Disbursed during the year	No. of SHGs with Loan Outstanding	Amount of Loan Outstanding
2015-16	79.03	13.69	18.32	37.29	46.73	57.12
2016-17	85.77	16.11	18.98	38.78	48.48	61.58
2017-18	87.44	19.59	22.61	47.18	50.2	75.60

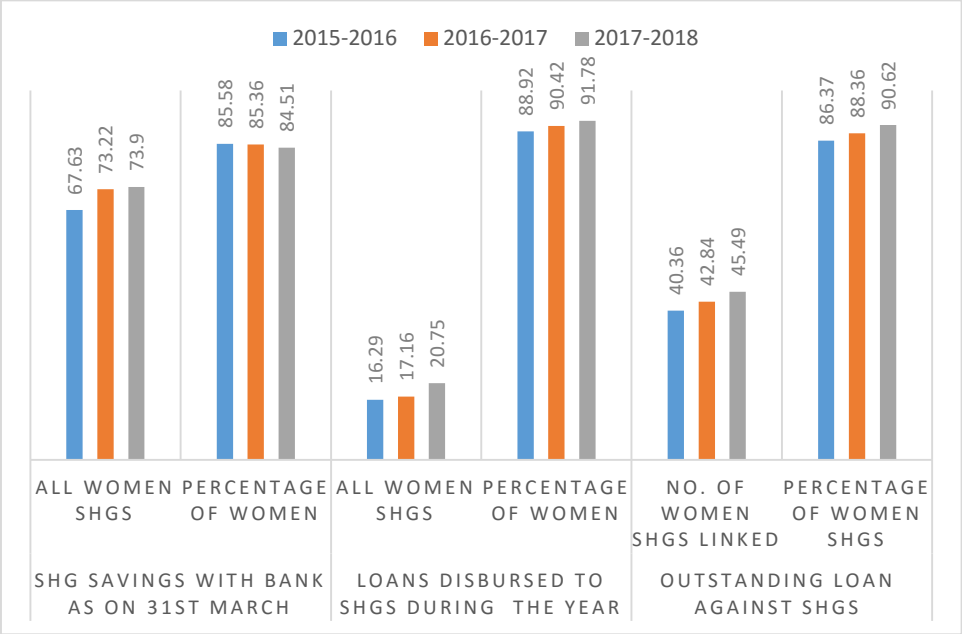
SHG Bank linkage programme is an accomplished involvement in economic efficiency and financial incorporation for the bottom of the accumulation. A proven manifesto begins formulated for expanding the hold out of banking services among the poor has since graduated to a programme for development of livelihoods and poverty alleviation. All major guidelines viz. the number of SHGs with savings bank accounts, amount of credit pay out during the year, the bank loans outstanding as well as the portion of thrifting outstanding had reflected positive development during the past three years . There was a noticeable jump in the number of SHGs benefit of bank loan and amount of organized credit pay out to SHGs at 19.13% and 21.67% respectively, during 2017-18.

THE HIGHLIGHTS OF THE PROGRESS OF WOMEN SHGs DURING PAST THREE YEAR

It point out the features of total number of women SHGs reflecting saving linked SHGs, credit linked SHGs and loan outstanding for the past three years it is shown that the total number of saving linked credit linked specifically women SHGs with bank were individually. Further the percentage of loan outstanding of specifically women SHGs to loan outstanding of

total SHGs as on 31st march 2018 it reflects that majority of women SHGs expanded their contribution in saving and credit expanding out of total number of SHGs.

	Particulars	2015-2016	2016-2017	2017-2018
SHG SAVINGS WITH BANK AS ON 31st MARCH	ALL WOMEN SHGs	67.63	73.22	73.9
	percentage of women	85.58	85.36	84.51
LOANS DISBURSED TO SHGs during the year	ALL WOMEN SHGs	16.29	17.16	20.75
	percentage of women	88.92	90.42	91.78
OUTSTANDING LOAN AGAINST SHGs	No. of women SHGs linked	40.36	42.84	45.49
	percentage of women SHGs	86.37	88.36	90.62



PROBLEMS OF RURAL WOMEN ENTREPRENEURS

- conventional frame of mind
- social barrier
- Sustainability
- Family issues
- Ill treatment by middle men
- Lack of self-reliance
- Problem of monetary incentives
- Illiterate
- Ill treatment by middle men
- Lack of self-reliance
- Problem of monetary incentives
- Illiterate

SIGNIFICANCE OF THE STUDY

The study is based on the endeavor of Self Help Group in District Jhunjhunu region to encourage economic empowerment of women and activities that could empower women and intensify their role through access to finance and other resources, and to guide them in obtaining capabilities for Self dependent. The study is basically absorption into various strategies followed by these Self Help groups in the field of women welfare. This is vital in the sense that women empowerment is only possible through intentional planned attempts carried in an organized manner.

REVIEW OF LITERATURE

1. LalithaShiva Kumar (1995) indicated that the miniature penny by rural women can give rise to the essential funds which can accustom the people away from the ill treatment of

moneylenders thrifts depend on habits and voluntary thrifts compose the key for economic development. It has also been manifested that the poor people can store up considerable through group endeavor. Encouragement of Self-Help Groups have the prospective to drive women into the conventional of economic expansion covering the way for sustainable growth.

2. Meenakshi (2006) studied Self Help Groups in Uttaranchal and disclosed significant recognition regarding their contribution, authorities and rights due to their contribution display in group meetings, training programs and display visits which have led to trust building and social self-assurance among women. She perceive that their election as Panchayat sarpanch is also reflective of the contribution of women in decision making imply issues associated to Natural Resource Management.

3. Karl (1995) studied the importance of SHGs of women on decision-making and concluded empowerment as a heterogeneous process, implying the pooling of funds to achieve community strength and off set power requiring and the development of laboring and technical skills, supervisory, managerial and planning efficiencies and logical reflective potential of local women.

4. Armakar (2008) reported that studies organized by different experts have reflects that the Self Help Groups have really helped in the social and economic empowerment of rural women at the constant time delivering important financial services. SHG has enlarged as the largest micro finance programmed in the world in terms of its hold out and has out reached banking service to people previously not served by the banking systems.

5.Vijay Kulkarni (2000)18 has reported in his article "Empowerment of Women through Self-Help Groups" the distinction between women who have being to be a part of SHGs and those who are not members of the SHGs from the similar village. Empowerment has taken place across caste/class. It has also aided to considerable expanse to go beyond caste politics and to lead them together as women.

6. According to Lilith and Natarajan (2002) empowerment precisely means 'being to be powerful'. Empowerment of rural poor demands that members of village committees should have their own organization, which will serve their individual economic needs and interest specifically. Furthermore inadequate knowledge about the requirement and problems of rural poor has not been supplied to the policy making agencies. If SHGs are developed, the group members can intelligible the problems in a preferable manner.

7.Bharat Dora (2002) has pointed out in his article "Women Self Help Groups" that nearly all these women are from poverty stricken families, mostly from schedule and timid classes; while the expand in income is significant , it is not the only aspect of these SHGs which is

highlighted. Various real problems of villages and ways of conquering them are also discussed. It is significant for the long-term success of Self Help Groups that loans should be recurred on the time.

8. Raja Mohan (2003) points out that the SHGs is a medium for the growth of trifling habit among the women fold. It mobilizes a large amount of resources. It is a chance for greater technology and skill development. It helps to expand an income of the family. In SHGs collective action and solidarity are important empowering methods.

STATEMENT OF THE PROBLEMS

In the course of the drafting area various attempts were assembled by the Government of India to enlarge the role of women and to enhance the condition of women. Self-Help Groups (SHGs) are enhancing becoming very significant technique of assembling women to take action and change their condition. The supremacy of Self Help Groups is depends upon the fact that the people who are confronting hurdles are likely to be the most accomplished to resolve them. The incapability of formal credit institutions to enfold rural poor is generally allocated to high value of managing the huge number of small mortgage. This has encouraged large number of Non-Government Organizations (NGOs) to undertake the rural credit scheme for managing the poor into informal groups. For mutual aid, these groups are instrumental in encouraging informal structure of the poor to aid them thrift and encourage independency in financing these requirements through Self Help Groups. But still poor have an economic problems. Their poverty still carry on. In this context analyzed is proposed to carry out further conservative in micro financing. Self Help Groups have made an appearance as one of the important strategies for the coming together of services and activities of different Self Help Groups in various states of the country have center point on: Skill growth, Consciousness origination, Attaining approach to credit from financial institutional for micro enterprise projects and generate of saving and organized of credit for the financially deny sections of women and so on. Hence, it is of examine the interest to study the role of Self-Help Groups in the socio-economic status of women in the district JHUNJHUNU.

OBJECTIVES OF THE STUDY

The objective of research is to determine answers to questions through the application of scientific process. The main motive of research is to evaluate the facts which is veiled and which has not been finder yet. The specific objectives of the study are listed below:

1) **To analysis the present framework, functioning and development of self Help Groups in the region.**
2) **To examine the effect of SHGs in women empowerment with respect to JHUNJHUNU region.**
3) **To evaluate the effect of SELF HELP GROUPS on income, family members, spouse and member of Self Help Groups after joining.**
4) **To figure out the motive for women link with Self Help Groups.**
5) **To diagnose the problems and challenges associated with the Self Help Groups at distinct levels confronted by the members.**

RESEARCH METHODOLOGY

MEANING OF RESEARCH METHODOLOGY

RESEARCH: It is the process where we are gathering information and data.

METHODOLOGY: The study of principles and procedures of investigation on a particular discipline.

In Research Methodology, researcher always tries to explore the given question systematically in an individual action and find out all the constantly till conclusion. If research does not work systematically on issues, there would be less possibility to obtain the final result. For finding or investigating research questions, a researcher confronts lot of hurdles that can be efficiently solved with utilizing accurate research methodology.

RESEARCH DESIGN

Research design is descriptive in nature. Research design is the comprehensive plan of research. It is common framework for the gather, measurement & examination of data. In descriptive study information is gathered without modifying the environment. Descriptive research design used to identify& gain information on the characteristics of individual issues. Collection of data will be taken as quantitative & statistical techniques to outline of the information. Descriptive statistics use to acquire the mean and standard deviations. The design of this study is recommend as survey research. The purpose of survey is to gather data from groups of people by way of questionnaires (Ary, Jacobs, &Razavieh, 2002). Gall, Gall and Borg (2003) stated that "the motive of a survey is to use questionnaires or interviews to

collect data from a sample that has been selected to represent a population to which the\findings of the data analysis can be generalized" (p. 223).

Survey research can be used to evaluate requirement. According to Gall et al. (2003) assessment Survey research can be used to evaluate the requirements. According to Gall et al. (2003) assessment research is used to "measure the exact dimensions of inconsistency between a prevailing state and inclination state" (p. 558). For a requirement of an assessment to happen, a clear and obvious requirement has to be recognized. Upon recognizing a need, perceptions can be made as to what prevails and what is inclination (Gall et al., 2003).

A) Data Collection

For the attainment of the motives and analyzing of the hypothesis numerous types of information's are to be gathering. The task of data collection initiates after a research problem has been defined and research plan design. The method of data collection utilized for research can be divided into two:

a) Collection of Primary Data.

b) Collection of Secondary Data.

For collecting primary data questionnaire and direct interview method will be used. These would be a three tier system to get an integrated view of the development aspects of the Self Help Group to empower women. Firstly data would be collected through questionnaire and direct interview method from the women who formed the Self Help Group in JHUNJHUNU District, 15 – 20 SHGs of the area would be taken into consideration for study on sampling basis.

Secondly data would be collected from the women who are undergoing empowerment through Self Help Group and the respondents from SHG would be randomly selected from themselves and finally from the officials of the government department who are involved in forming and financing the Self Help Groups in Jhunjhunu district.

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The secondary data can be obtained from published journals, annual reports and also from the historical and current data collected from books, reports, newspaper, journals, magazines and other published sources in this field as well as internet will also be used to get relevant theoretical information on national and international organizations involved in women empowerment.

Population and sample

There were 10-20 members in all the SHGs. From each SHGs, a random sampling of four members will consider for the study. The criteria will follow as 1) There shall be existing office bearers and members of the SHGs; 2) Out of the four members, two office bearers and other are member's .The total number of respondents for the study is 200; which will constitute the total sample size. It will be conduct the study involving women SHGs. 12-13 SHGs are to be selected and the total number of SHGs cover for the study will be 50, which will give an equal representation for the district.

The dependent and independent variables are used for the study in which dependent variable independent variables can be categorized are as follows:

DEPENDENT VARIABLES

A) Performance of Self Help Groups

INDEPENDENT VARIABLES

A) Personal: Age, Education, marital status.

B) Socio Economic: Family dependency ratio, Family encouragement.

Sampling: Random Sampling is purported to be used in the study.

B) Data Analysis

After the collection of the data it has to pass through various statistical measures. The next step is to analyze the data collected, so as to test the formulated research hypothesis and reach the conclusion. The observed and collected data have to be analyzed through statistical process. Statistical tools like percentages, average, graphical representation, correlation, Chi square etc. have to be used for finding out the economic empowerment of women through Self Help Groups.

Delimitations of the study

The delimitations of the study are those characteristics that limit the scope of the inquiry . Among these are the choice of objective and questions, variables of interest, alternative theoretical perspectives that could have been adopted. The limitations of the study are those characteristics of design or methodology that set parameters on the application or interpretation of results of the study that is, the constraints on generalizability and utility of findings that are the result of the devices of design or method that establish external or internal validity.

The proposed work has the following limitations:

1) The study is limited in JHUNJHUNU region, hence cannot give a clear scenario of SHGs

2) The study may be affected by other factors like illiteracy of the members of the groups, not proper maintenance of records etc.

3) The focus of the study is only on the economic empowerment of women other indicators will not be considered.

Expected Outcomes of the proposed work

1. The study would help in finding the financial, marketing position and different activities of Self Help Groups in JHUNJHUNU District.

2. The study will help in finding the relation between Self Help Groups and women empowerment in the area.

3. The study will create awareness about the Self Help Groups in the area and would also give awareness about the different government plans to promote Self Help Groups.

4. The study will help out women involved in Self Help Groups to come up with broader aspects of women empowerment and to diversify its working area.

5. The study will help in improving the financial and economic conditions of the women involved in the Self Help Groups and thus will help in the development of the area.

Research Hypothesis

Thus hypothesis may be defined as an idea or set of idea set forth as a rationalization for the happening of some specified group of spectacle either declare merely as a transitional assumption to instruct some investigation or accepted as highly predictable in the light of usual facts. It is a visionary statement, efficient of being tested by scientific method.

HYPOTHESIS:

H0: self-help groups does not make an effective change in economic status and attitude of family members of women after joining groups.

H1: self-help groups does make an effective change in economic status and attitude of family of women after joining groups.

H0: Members does not face any problems and challenges while joining Self-help groups.

H2: Members face problems and challenges while joining Self-help groups.

H0: No effective reason for women to join self-help groups.

H3: Effective reason for women to join self-help groups.

CONCLUSION

In the previous five century of progress endeavor the actuality of people in a state of social, economic, political and capability disempowerment is reviewed as a big risk to all inclusive progress of rural women .There is a necessary demand for the combined progress which should surround the progress in all sectors. The current growth strategy established was Self Help Groups in all the evolutionary programmes. Women empowerment through Self Help Groups is very an important to improve the status of women in the country especially in the rural areas. Women empowerment makes a women to contribute to the economic development and overall development of our nation. Self Help Groups participation has a positive impact on the incomes, assets, self-reliance, self-confidence and decision making level of the participation. The study will be undertaken to recognize women empowerment through self-help groups in Jhunjhunu district. In this study we can examine what changes come in the life of women after joining the Self Help Groups. With help of this we can come to know the progress and development through women empowerment .There are an emerging issues that need to be address to make the role of women in the long run.

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